

#854

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court WESTERN DISTRICT OF NEW YORK		Voluntary Petition																								
Name of Debtor (if individual, enter Last, First, Middle): O'Hara, Henry T.	Name of Joint Debtor (Spouse) (Last, First, Middle):																									
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 0522678																									
Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all): 0350	Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all):																									
Street Address of Debtor (No. & Street, City, State & Zip Code): 41 South Ridge Trail Fairport, NY 14450	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																									
County of Residence or of the Principal Place of Business: MONROE	County of Residence or of the Principal Place of Business:																									
Mailing Address of Debtor (if different from street address):	Mailing Address of Debtor (if different from street address):																									
Location of Principal Assets of Business Debtor (if different from street address above):																										
Information Regarding the Debtor (Check Applicable Boxes)																										
<p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.</p>																										
<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank</p>		<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																								
<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only) <small>Must attach signed application for the court's consideration certifying that the debtor is unable to pay the fee except in installments. Rule 1006(b). See Official Form No. 3.</small></p>																								
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>																										
<p>Statistical/Administrative Information (Estimates only)</p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to creditors.</p>		<p>This Space For Court Use Only</p> <p>U.S. BANKRUPTCY COURT WDNY ROCHESTER 05 MAY 27 PM 1:43 FILED</p>																								
<table border="1"> <thead> <tr> <th colspan="6">Estimated Number of Creditors</th> </tr> <tr> <th>1-15</th> <th>16-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1000-over</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Estimated Number of Creditors						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
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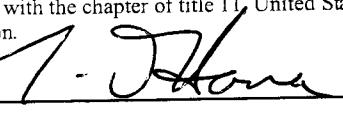
Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): O'Hara, Henry T.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.



Signature of Debtor

X

Signature of Joint Debtor

(585) 425-7299

Telephone Number (If not represented by attorney)

May 27, 2005

Date

Signature of Attorney

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s) Bar ID Number

Firm Name

Address

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

ES

Social Security Number (Required by 11 U.S.C. § 110)

110

Address

110

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document

ES**110**

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

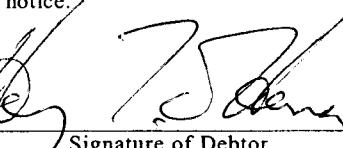
Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

5/27/2005
Date


Signature of Debtor

Case Number

WHITE - DEBTOR COPY

PINK - COURT COPY

O'Hara, Henry T.

Mailing Matrix

ABN AMRO Mortgage Group
2600 W. Big Beaver Road
Troy, MI 48084

Allied Irish Bank ATB
c/o Joel Cardis, LLC
2838 DeKalb Pike
East Norriton, PA 19401

American Express
PO Box 7871
Fort Lauderdale, FL 33329

Bank of America
PO Box 7047
Dover, DE 19903

Bank One Delaware NA
201 North Walnut Street
Wilmington, DE 19801-2920

Bank One
Building 370
340 South Cleveland Ave
Westerville, OH 43081

Bass & Associates Ecast Settlement Corp
Suite 200
3936 E. Fort Lowell Road
Tucson, AR 85712

Capital One Bank
11013 W. Broad Street
Glen Allen, VA 23060

CBUSA Sears
8725 W. Sahara Ave MC
The Lakes, NV 89163

Chase – Bank One
Dept OH1-0552
800 Brookside Blvd 3
Westerville, OH 43081

O'Hara, Henry T.

Citibank USA NA
Pencander Corp Center
110 Lake Drive
Newark, DE 19702-3317

First USA Bank
2500 Westfield Road
Elgin, IL 60123

Fleet CC
300 Wakefield Drive
Newark, DE 19702

Fleet CC
200 Tournament Drive
Horsham, PA 19044

GEMB/JCP
PO Box 981402
El Paso, TX 79998

Household Bank
PO Box 98706
LasVegas, NV 89193-8706

HSBC Bank
PO Box 4604
Buffalo, NY 14240-4604

HSBC Gold
1441 Schilling Pl
Salinas, CA 93901

HSBC NV
PO Box 98706
LasVegas, NV 89193

Internal Revenue Service
Attn: Deborah J. Prutzman
255 East Avenue
Rochester, NY 14604-2624

Kaufmanns
Fifth Smithfield
Pittsburgh, PA 15219

O'Hara, Henry T.

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Chicago, IL 60601

Marriott Ownership
PO Box 8038
Lakeland, FL 33802

MBNA America
PO Box 17054
Wilmington, DE 19884

MBNA America
PO Box 15026
Wilmington, DE 19850-5026

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Horsham, PA 19044-2308

NCO Financial / 99
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Philadelphia, PA 19101

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Phoenix, AR 85004

New York State Commissioner of Taxation
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Albany, NY 12227-0125

North American Collectors Inc
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Encino, CA 91436

Palisades Collection
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Englewood Cliffs, NJ 07632-0244

THD / CBUSA
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